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Rec'd for Record Dec. 5 1980

At 11:40 A.M.

PURCHASE MONEY

Same Day Recorded & Ex'd per Charles C. Keller, CLK

No. 32,048 equity 57
No. 32,048

DEED OF TRUST

Rec'd for Record Sept. 26 1980

At 11:21 A.M.

Same Day Recorded & Ex'd per Charles C. Keller, CLK

29 TH

AUGUST

THIS DEED OF TRUST is made this day of
1980., among the Grantor, JOHN H. YANCEY & LULA L. YANCEY,
HIS WIFE, TENANTS BY THE ENTIRETY... (herein "Borrower"), J. M. WINSTON, OF
THE DISTRICT OF COLUMBIA... (herein "Trustee"), and the Beneficiary,
THE CAREY WINSTON COMPANY... a corporation organized and
existing under the laws of THE STATE OF MARYLAND... whose address is 350 EAST-WEST
HIGHWAY, SUITE 200, BETHESDA, MD... 20014... (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of FREDERICK COUNTY, State of Maryland:

L.S.G.
LOT NO. A-8-B, AS SHOWN ON A PLAT OF SUBDIVISION ENTITLED "COUNTRY
SIDE SECTION 'A', PLAT 3 OF 3", SAID PLAT RECORDED AT PLAT BOOK 22,
PLAT NO. 181 ONE OF THE PLAT RECORDS OF FREDERICK COUNTY, MARYLAND.

SEP 26 1980 B 22738 ***19:06

THIS DEED OF TRUST IS BEING RE-RECORDED TO CORRECT THE LOT NO. A-8-B, WHICH
WAS INADVERTANTLY RECORDED AS A-8-E

L.S.G.

THIS DEED OF TRUST WAS PREPARED UNDER THE SUPERVISION OF THE CAREY WINSTON COMPANY

BY: *Gloria A. Anselmo* GLORIA A. ANSELMO, VICE PRESIDENT

which has the address of 7285 B COACHLIGHT COURT FREDERICK
[Street] [City]
MARYLAND 21701
[State and Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property"; RANGE, RANGE/HOOD, REFRIGERATOR, DISHWASHER, DISPOSAL, WASHER, DRYER, SMOKE DETECTOR & W/W CARPETING.

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated AUGUST 29, 1980 (herein "Note"), in the principal sum of FORTY-SEVEN THOUSAND Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on SEPTEMBER 1, 2010; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

MARYLAND—1 to 4 Family—7/76—FNMA/FHLMC UNIFORM INSTRUMENT

Exhibit filed December 24, 1981